

In re:
Denise Houser
Debtor

Case No. 20-10487-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 31, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Denise Houser, 120 Hanover Ave., North Wales, PA 19454-1631
14461092	U.S. Bank National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 31 2023 23:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 31 2023 23:49:47	Wells Fargo Bank, N.A., 1100 Corporate Center dr, Raleigh, NC 27607-5066
14457802	Email/PDF: creditonebknotifications@resurgent.com	Mar 31 2023 23:49:47	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14487253	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 23:49:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14457803	Email/Text: amps@manleydeas.com	Mar 31 2023 23:43:00	Manley Deas Kochalski, c/o Sarah E. Barngrover, Esq, P.O. Box 165028, Columbus, OH 43216-5028
14631683	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 31 2023 23:49:47	U.S. Bank NA, c/o Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
14474631	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 31 2023 23:49:55	U.S. Bank National Association, c/o Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14661458	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 31 2023 23:49:51	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14457804	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 31 2023 23:49:47	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0313-2

User: admin

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
JOSEPH F. CLAFFY	on behalf of Debtor Denise Houser claffylaw@outlook.com claffylaw@aol.com;claffylawecf@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN S. ZABEL	on behalf of Defendant Wells Fargo Bank N.A. lzabel@reedsmith.com
MARK A. CRONIN	on behalf of Plaintiff Denise Houser bkgroup@kmlawgroup.com
SARAH ELISABETH BARNGROVER	on behalf of Defendant Manley Deas Kochalski LLC sarah.barngrover@beckshybrids.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: :
: **Case No.: 20-10487**
Denise Houser : **Chapter 13**
: **Judge Ashely M. Chan**
Debtor(s) : * * * * *

:
U.S. Bank National Association, as : **Related Document #26**
Trustee for Citigroup Mortgage Loan :
Trust 2006-WFHE4, Asset-Backed :
Pass-Through Certificates, Series 2006- :
WFHE4 :

Movant, :
vs :
:

Denise Houser

KENNETH E. WEST

Respondents.

ORDER OF COURT

AND NOW, this 29th day of March, 20 23, upon consideration of the Certification of Default filed by U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2006-WFHE4, Asset-Backed Pass-Through Certificates, Series 2006-WFHE4 ("Creditor"), it is hereby **ORDERED**, that the Automatic Stay be and hereby is terminated as it affects the interest of Creditor in and to the property located at 120 Hanover Avenue, North Wales, PA 19454 and more particularly described in the Mortgage, recorded September 11, 2006, at Instrument Number 2006113133.

It is further **ORDERED**, that the automatic stay shall not apply to the Property for a period of two years from the date of this order. Any Sheriff that is presented with a bankruptcy petition filed within the two-year period by Denise Houser or any other person claiming an interest in the Property, may disregard the petition and proceed with the sale of the property.

It is further **ORDERED**, that in the event of dismissal of this case for any reason, the

debtor and any person claiming an interest in the Property shall be prohibited from filing a bankruptcy petition, under any chapter of the Code, for a period of two years.

BY THE COURT



ASHELY M. CHAN, JUDGE
UNITED STATES BANKRUPTCY COURT

CC:

Alyk L. Oflazian, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite
1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com (notified by ecf)

JOSEPH F. CLAFFY, Attorney for Debtor, Joseph F. Claffy & Associates, P.C., 26 South
Church Street, Suite 1 South, West Chester, PA 19382, claffylaw@outlook.com (notified by
ecf)

Denise Houser, Debtor, 120 Hanover Ave., North Wales, PA 19454 (notified by regular US
Mail)